



Housing Success and Disability Considerations Learning Card Game

70 cards to deepen understanding of newcomers' housing needs.



Refugee Housing Solutions is a project developed by Church World Service (CWS) and paid for in part by an agreement with the U.S. Department of Health and Human Services. CWS received a cooperative agreement through the U.S. Department of Health and Human Services, Administration for Children and Families, CA #90XR0092. The contents of this resource are solely the responsibility of the authors and do not necessarily represent the official views of the U.S. Department of Health and Human Services, Administration for Children and Families.

Introduction

This learning deck is designed by Refugee Housing Solutions to help resettlement provider staff, housing partners, property management teams, volunteers, and others build shared confidence and clarity when supporting refugee newcomers and other individuals eligible for services funded by the Office of Refugee Resettlement (ORR), particularly those with disabilities, as they navigate their housing needs. The cards can be used in trainings, team meetings, onboarding, supervision, volunteer orientations, or quick problem-solving moments during real-time work.

The deck includes four interconnected components:

- **25 Key Term Cards:** Clear, plain-language definitions of essential concepts related to newcomer paperwork, disability, accommodations, communication, and housing processes.
- **15 Scenario Cards:** Realistic situations drawn from common challenges faced by newcomers, partners, and property managers that are designed to spark discussion and build practical solutions.
- **10 Consideration Cards:** Key insights that highlight what partners should keep in mind when working with newcomers, covering paperwork, disability communication, language support, early follow-up, and cross-partner coordination as it relates to housing.
- **15 Reflection Prompts:** Five prompts each for resettlement provider staff, housing partners, and volunteers, helping every role reflect on how they can strengthen communication and support housing for newcomers.
- **5 Guidelines** for talking about disability with respect and accuracy.

These cards form a flexible, easy-to-use resource that supports shared understanding, consistent practices, and stronger collaboration among all partners working with refugees and other newcomers, particularly those with disabilities, to secure and maintain housing.

How to Play

These cards are designed to support quick learning, confident decision making, and stronger collaboration among everyone helping newcomers secure housing. Use them in whatever ways best fit your role, your team, and the moment.

1. Start With Key Terms

Use **Key Term Cards** to build shared language around documents, disability concepts, accommodations, and communication practices.

2. Practice With Scenarios

Use **Scenario Cards** to spark discussion, problem-solve real situations, and explore how different partners might respond.

3. Reflect by Role

Choose the **Reflection Prompts** for your audience (resettlement provider staff, housing partners, or volunteers) to strengthen your own practice and support others.

4. Apply the Considerations

Use the **Consideration Cards** as quick reminders of what matters most when working with newcomers, especially those with disabilities.

5. Build confidence with Guidelines

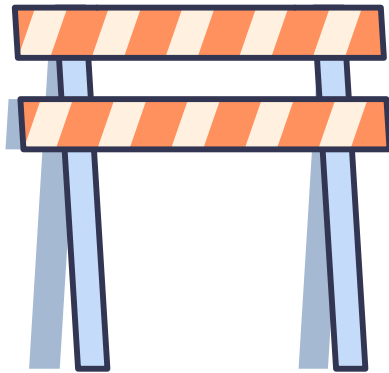
Use the **Guideline Cards** to build confidence speaking and writing about disability with respect and accuracy.

6. Use in Any Format

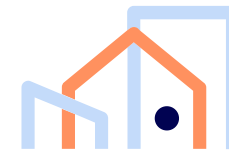
Print the cards for trainings and team meetings, or use them digitally during onboarding, supervision, or real-time problem solving — or whatever makes them easiest to access and share.

KEY TERM

Access Barriers



Obstacles that make it harder for newcomers to access units, such as stairs, complex notices, or inaccessible appliances.



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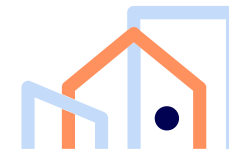
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KEY TERM

Alternative Materials



Non-traditional verification used when newcomer applicants lack U.S. credit, rental history, or standard identification.



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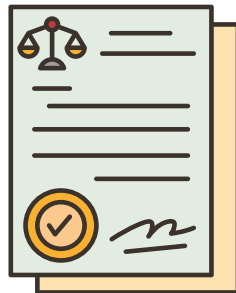
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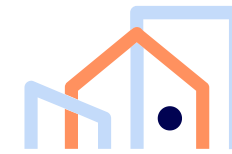
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KEY TERM

Americans with Disabilities Act (ADA) Effective Communication Requirement



A legal requirement to provide communication in a format a tenant can understand.



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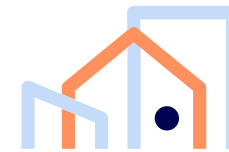
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KEY TERM

Assistive Technology



Tools such as screen readers, captioning, or amplified phones that support accessibility.



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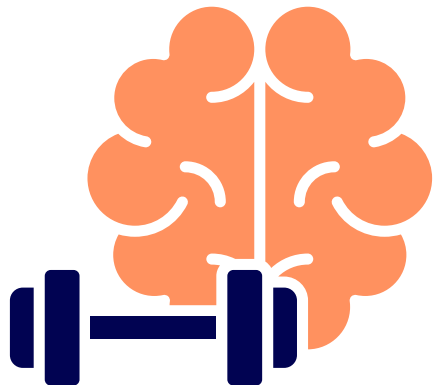
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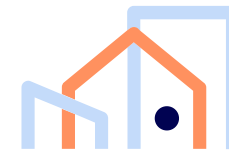
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KEY TERM

Cognitive Load



The mental effort required to navigate new systems, which is often higher for newcomers managing trauma or cognitive disabilities.



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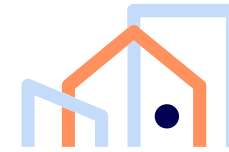
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KEY TERM

Communication Access



Ensuring tenants can understand and respond to information through interpreters, plain language, visuals, or other supports.



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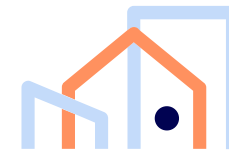
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KEY TERM

Delayed Support Materials



Disability evaluations, medical records, and benefits that often take months for newcomers to obtain.



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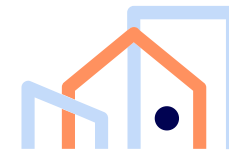
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KEY TERM

Disabilities in Newcomer Households



Disabilities may be physical, sensory, intellectual, developmental, mental health-related, or connected to trauma.



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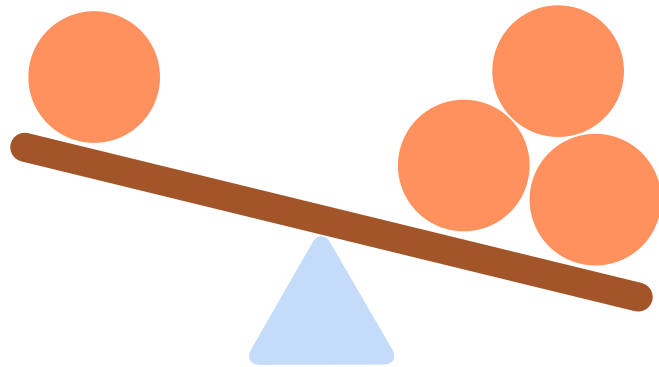
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KEY TERM

Disparate Impact

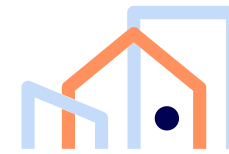


When a neutral policy disproportionately harms people with disabilities.

Examples:

“no co-signers”

“must apply online”



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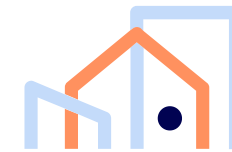
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KEY TERM

Fair Housing Act Protections



Federal law prohibiting discrimination based on disability and requiring reasonable accommodations.



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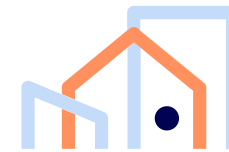
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KEY TERM

Functional Needs



Functional needs describe what a person needs to do in daily life, such as climbing stairs, understanding written notices, managing medication, or using appliances, rather than focusing on a diagnosis.



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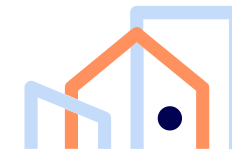
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KEY TERM

Home Visits & Early Follow-Up



Short check-ins that clarify expectations, tasks, and catch issues early.



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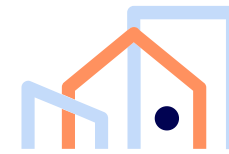
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KEY TERM

Housing Barriers for Newcomers with Disabilities



Challenges that make it harder for newcomers with disabilities to meet housing expectations or safely navigate their unit, such as unfamiliar appliances, inaccessible layouts, confusing notices, sensory or mobility limitations, or trauma-related difficulties with memory, focus, or communication.



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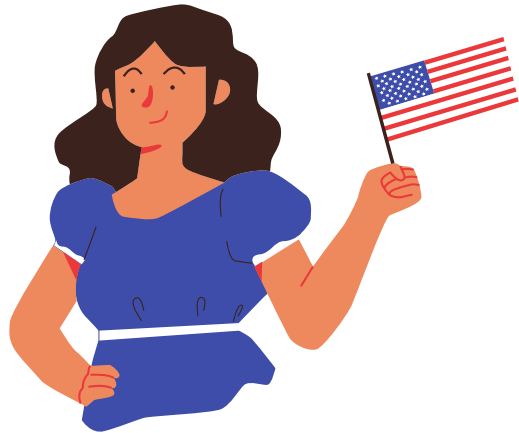
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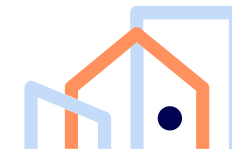
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KEY TERM

Newcomer



A person who has recently arrived in the United States, including but not limited to refugees, parolees, asylees, and Special Immigrant Visa (SIV) holders.



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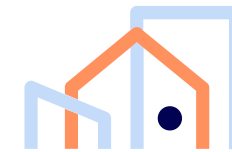
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KEY TERM

Office of Refugee Resettlement- (ORR) Eligible Populations

ADMINISTRATION FOR
CHILDREN & FAMILIES

Refugees, asylum seekers, parolees, Special Immigrant Visa (SIV) holders, and other newcomers verified to live and work in the United States who can receive ORR-funded services.



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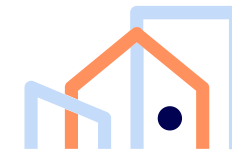
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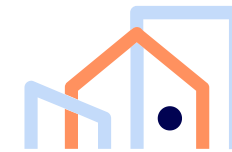
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KEY TERM

Office of Refugee Resettlement (ORR) Services

Programs and supports funded by ORR that help eligible newcomers meet basic needs and begin building stability in the United States.

These services may include housing assistance, case management, employment support, health and mental health services, cash and medical benefits, and specialized programs for children, survivors of trauma, and people with disabilities.



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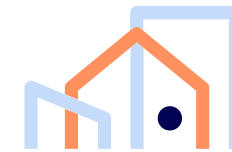
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KEY TERM

Plain Language



Clear, simple wording that reduces confusion for newcomer tenants with cognitive or language barriers.



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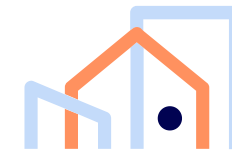
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KEY TERM

Post-Arrival Adjustment Period



The period when newcomers are still learning U.S. systems, often while managing trauma or disability.



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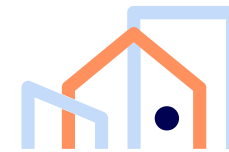
KEY TERM

Program for Initial Resettlement



A short-term program providing initial housing support and services during a newcomer's first 90 days in the United States.

Program information accurate as of 2026



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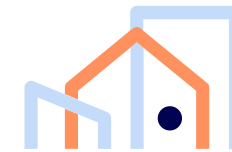
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KEY TERM

Reasonable Accommodation



A change to rules, policies, procedures, or communication that allows a person with a disability equal access to housing.



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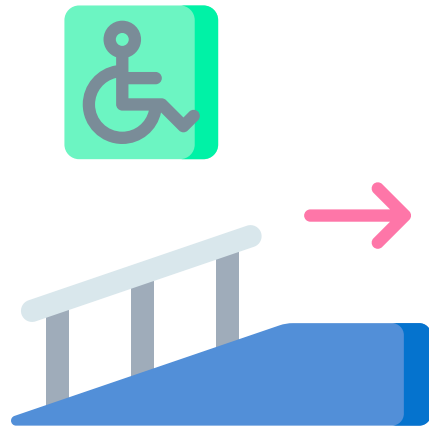
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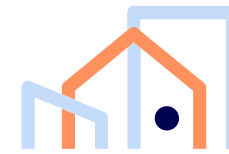
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KEY TERM

Reasonable Modification



A physical change to a unit or building, such as grab-bars, ramps, or visual alarms, needed for accessibility.



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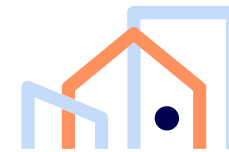
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KEY TERM

Resettlement Providers



Local or national organizations that may support newcomers with housing placement, employment, case management, and coordination with housing partners.



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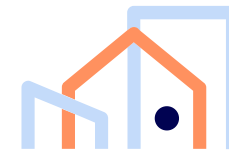
KEY TERM

Screening Flexibility



Refers to adjustments housing providers can make to standard screening criteria, such as accepting alternative identification, offering extra time, or providing communication supports, to ensure newcomers and tenants with disabilities are evaluated fairly and consistently.

This reduces disparate impact and supports equitable access to housing.



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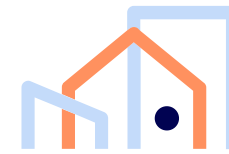
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KEY TERM

Supplemental Security Income (SSI) Social Security Disability Insurance (SSDI)



Disability-related income programs for which some newcomers may eventually qualify depending on immigration status, work history, and state-specific rules.



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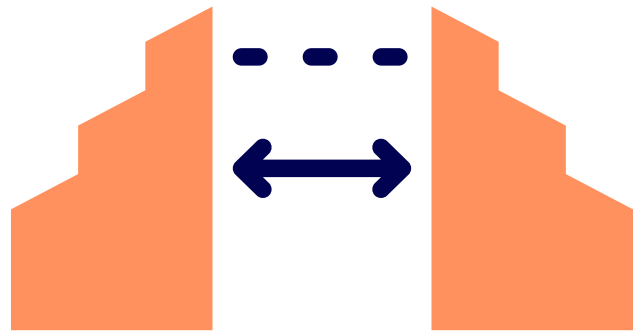
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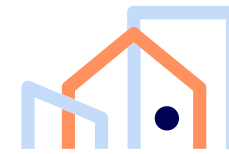
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KEY TERM

Support Gaps



The period after the first 90 days when resettlement provider support may decrease but disability-related needs often remain.



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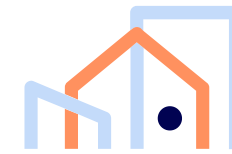
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SCENARIO

Unfamiliar Materials



A newcomer family applies for housing using identification and income documents that are unfamiliar to you, such as foreign IDs, I-94s, agency letters, or Employment Authorization Documents (EAD), creating uncertainty about whether they can be accepted.



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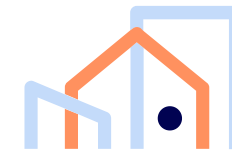
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SCENARIO

No U.S. Credit History



A newcomer applying for housing has no U.S. credit history, rental history, or Social Security number yet. Standard screening systems flag them as “insufficient.”



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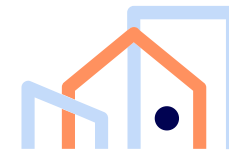
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SCENARIO

Accommodation Request



A newcomer would like to request a disability-related accommodation, such as a different unit, modified communication, or help with a task, but does not have U.S. medical paperwork and is unsure how to document their need.



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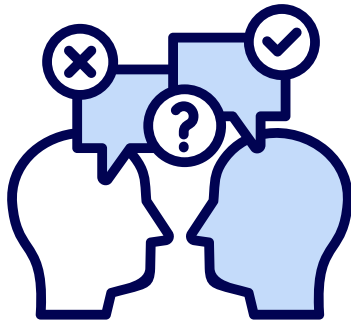
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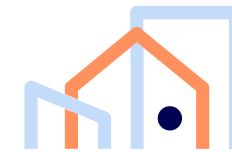
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SCENARIO

Difficulty Explaining Disability Needs



A newcomer struggles to describe a disability-related need due to limited English, unfamiliarity with U.S. systems, cultural stigma, or difficulty articulating the functional impact of their condition



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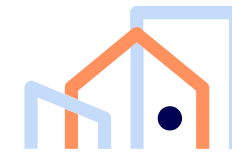
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SCENARIO

Digital System Overwhelm



A newcomer tries to complete an online housing application or maintenance request but becomes overwhelmed by the digital system because of trauma, low vision, or cognitive disability.



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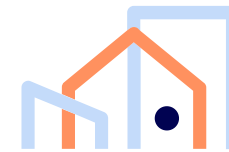
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SCENARIO

Missed Inspections or Meetings



A newcomer misses inspections, recertifications, or meetings because trauma, memory challenges, lack of transportation, limited English proficiency, or sensory overload make it difficult to track dates and respond to reminders.



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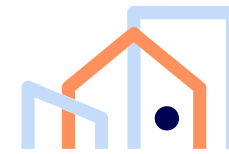
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SCENARIO

Emerging Accessibility Needs

A newcomer already in housing begins experiencing new or worsening mobility, sensory, or cognitive challenges that were not visible during initial placement in their housing.

Their current unit (including stairs, layout, lighting, or bathroom set-up) no longer meets their accessibility needs, and the initial resettlement support has already ended.



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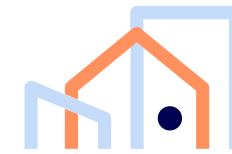
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SCENARIO

Avoiding Disability Disclosure



A newcomer avoids discussing disability-related needs due to cultural stigma, fear of being judged, or concern that disclosing a disability could jeopardize their housing. As a result, essential supports remain unidentified and unmet.



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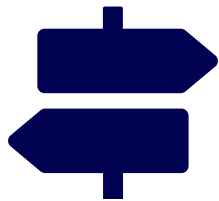
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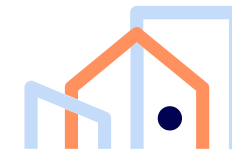
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SCENARIO

Unclear Path to Support



A newcomer needs disability-related support, such as home modifications, personal assistance, mobility equipment, or mental health care, but it is unclear which agency, provider, or program is responsible or can provide support. The referral systems are slow, fragmented, and difficult for both newcomers and partners to navigate.



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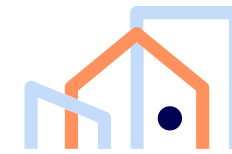
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SCENARIO

Communication Barriers with Property Management

A newcomer receives important notices from property management about inspections, rent changes, repairs, or policy updates but the information is provided in English only, in dense written formats, or through digital portals they cannot access. Because of limited English, low literacy, or disability-related communication needs, the tenant misunderstands the notice and risks losing services or falling out of compliance.



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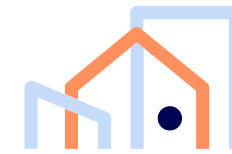
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SCENARIO

Changes in Program Criteria and Service Provision

Changes in eligibility rules for various newcomer groups result in shifting availability of benefits, rental assistance, and case management services.

Timelines and requirements are not consistently communicated, and the information provided by different service providers may vary. As a result, newcomers may be uncertain about when to seek clarification or report changes, which can affect their housing stability.



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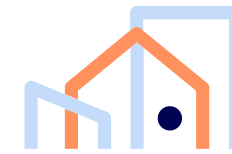
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SCENARIO

Misalignment Between Resettlement Provider, Sponsor, and Landlord

After the 90-day initial resettlement period, communication between the provider, volunteer, and landlord becomes fragmented. A newcomer with a disability needs a minor accommodation, but each party assumes someone else is handling it. The request goes unaddressed, and the tenant's safety is compromised.



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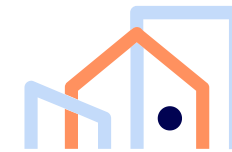
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SCENARIO

Post 90-Day Search

A newcomer living in temporary housing is still looking for long-term housing after the initial resettlement period has ended.

They have limited English, rely on alternative materials like an I-94 and EAD receipt, and have a disability that makes navigating online portals and in-person showings difficult. Some landlords accept their documents; others do not. Interpreter access is inconsistent, and the newcomer struggles to understand application requirements, lease terms, and accommodation options.



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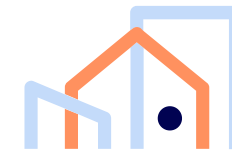
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SCENARIO

Health Benefits Loss and Housing

A newcomer learns they will lose their health benefits soon. They rely on regular medical appointments and medication to manage a chronic condition.

Without coverage, they are unsure how they will afford their care, maintain their health, or reliably pay rent. They do not know who to contact or what support may still be available to them.



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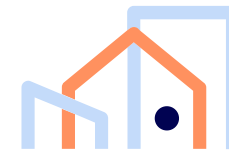
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SCENARIO

Delayed Care & Housing Stability

A newcomer with a mobility-related disability is already living in a rental unit when they learn that upcoming changes to state health benefits will limit their access to physical therapy and needed medical equipment. As their mobility declines, everyday tasks in the unit, like climbing stairs, reaching laundry facilities, or getting to appointments, become harder. Their landlord notices missed maintenance appointments and slower responses to messages and begins questioning whether the tenant can meet lease expectations. The newcomer worries that without consistent care, the unit may no longer be accessible or sustainable, but they are unsure what accommodations they can request or who can help them plan for long-term stability.



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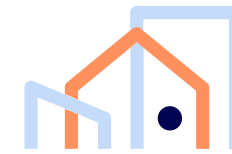
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CONSIDERATION

Accommodation Support Materials



A wide range of qualified providers — not only medical doctors — can verify disability-related needs, and newcomers often need simple, clear forms to understand and complete the accommodation process.



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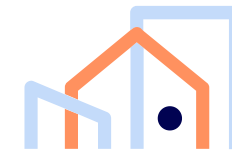
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CONSIDERATION

Alternative Materials



Documents such as the I-94, Employment Authorization Document (EAD), and employer offer letters provide strong evidence of identity, lawful status, work authorization, and financial stability — even when traditional U.S. records are missing.



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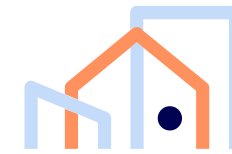
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CONSIDERATION

Disability Communication



Many disabilities are not immediately visible, and trauma, cultural norms, or language barriers may affect how newcomers communicate their needs or understand available supports.



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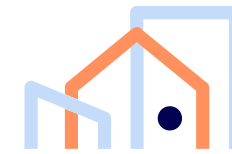
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CONSIDERATION

Disability-Related Barriers



Newcomers may struggle with unfamiliar appliances, confusing notices, or units that do not match their mobility or sensory needs, and trauma can make it harder to focus, remember instructions, or navigate complex systems.



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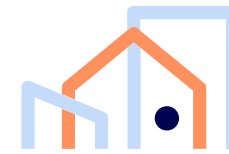
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CONSIDERATION

Early Follow-Up



Early check-ins help identify problems before they escalate, especially because newcomers may hesitate to ask questions or report concerns without reassurance and trust.



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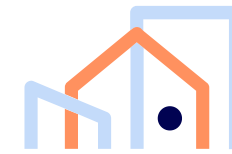
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CONSIDERATION

Fair Flexibility



A lack of U.S. credit history does not indicate risk, and applying fair flexibility (such as accepting alternative application materials) helps maintain equity while still assessing reliability.



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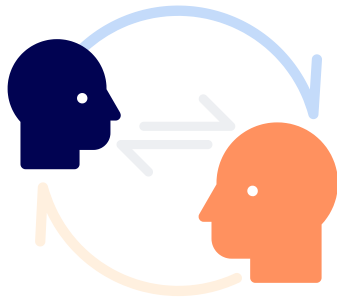
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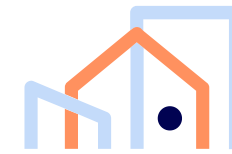
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CONSIDERATION

Language Support



Providing visual guides, translated materials, interpretation, and plain-language communication reduces confusion and ensures newcomers can understand and respond to important information.



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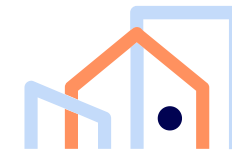
CONSIDERATION

Newcomer Materials



Many newcomers arrive with valid identification and income paperwork that look unfamiliar to U.S. providers, and having limited U.S. history is normal.

With the right guidance, these documents can be verified confidently.



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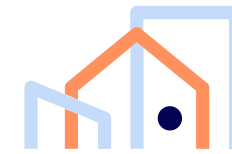
CONSIDERATION

Resettlement Providers

Key partners in ensuring newcomers in their programs receive the support they need.

They may help identify needed services, conduct home visits and follow-up, arrange interpreters, and support tenants in learning how to use housing appliances, building systems, and online portals.

Each state also has a State Refugee Coordinator Office, which oversees statewide refugee services and funding and provides guidance to service providers, as well as a State Refugee Health Coordinator, who manages health-related components of refugee resettlement, including screenings, referrals, and coordination with health systems.



Refugee Housing
SOLUTIONS

Housing Success and Disability Considerations Learning Card Game

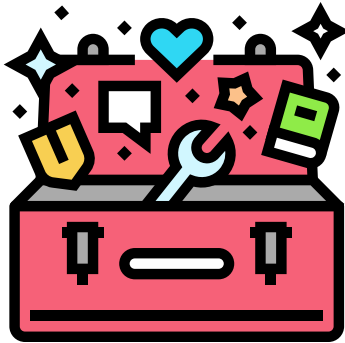
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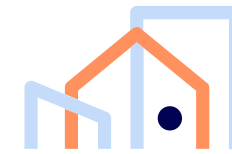
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CONSIDERATION

Support Tools



Home visits, visual instructions, interpretation, and allowing a trusted support person to participate can prevent misunderstandings and reduce avoidable issues.



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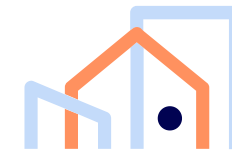
REFLECTION PROMPT

for resettlement provider staff

Supporting Volunteers Effectively



How can you better prepare volunteers to recognize disability-related barriers and respond in ways that are supportive, culturally sensitive, and aligned with your agency's guidance?



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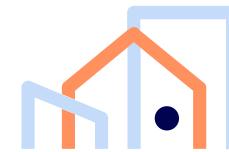
REFLECTION PROMPT

for resettlement provider staff

Coaching Housing Partners

What tools, explanations, or examples could you share with property managers to help them understand newcomer documents, disability needs, and accommodation processes more confidently?

What identification and other materials do you already have and what new paperwork or information do you need to put together?



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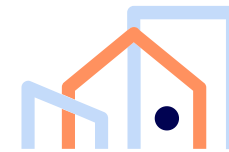
REFLECTION PROMPT

for resettlement provider staff

Creating User-Friendly Communication Tools



Which visual guides, multilingual materials, or plain-language explanations do you have and could you create so volunteers and housing partners can communicate more clearly with tenants who have disabilities?



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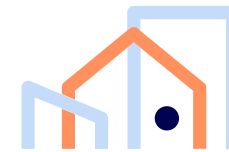
REFLECTION PROMPT

for resettlement provider staff

Coordinating Disability Supports



How do you currently and how can you strengthen coordination between your agency, disability service providers, and housing partners so newcomers receive timely, accurate support when needs emerge?



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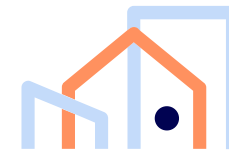
REFLECTION PROMPT

for resettlement provider staff

Proactive Stabilization Strategies



What early stabilization steps, such as home visits, warm hand-offs, or partner briefings, could you implement to prevent misunderstandings and help partners feel confident supporting tenants with disabilities?



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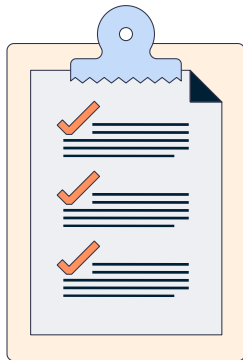
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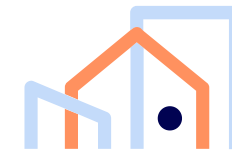
REFLECTION PROMPT

for housing partners

Understanding Newcomer Materials



What sources or partners could help you build an accurate, easy-to-use list of newcomer paperwork?



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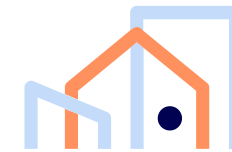
REFLECTION PROMPT

for housing partners

Approach to Accepting Alternative Materials



How can you create — and ensure every staff member applies — an accepted alternative paperwork list for newcomer tenants during screening?



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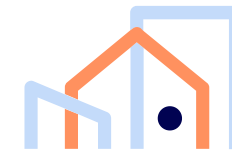
REFLECTION PROMPT

for housing partners

Supporting Disability Disclosure



What wording or approach helps tenants feel safe describing disability-related needs in their own terms, and knowing the challenges many newcomers face, what changes could you make to your current practices to better support newcomers with disabilities?



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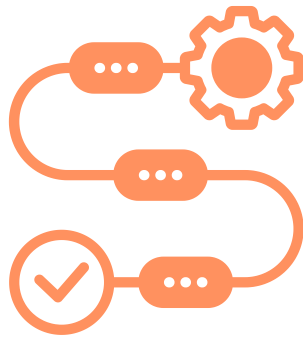
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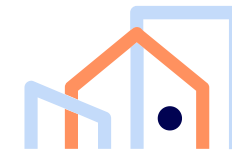
REFLECTION PROMPT

for housing partners

Simplifying the Accommodation Process



Which part of your accommodation process is hardest for tenants to navigate, and how could you simplify it?



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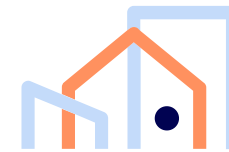
REFLECTION PROMPT

for housing partners

Strengthening Partner Communication



Which resettlement provider and/or other local organization(s) contact should you add to your communication list so your team knows exactly who to call?



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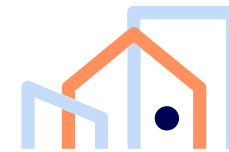
REFLECTION PROMPT

for volunteers

Understanding Newcomer Materials



What resources or partners could help you better understand the types of paperwork newcomers may use when applying for housing or services?



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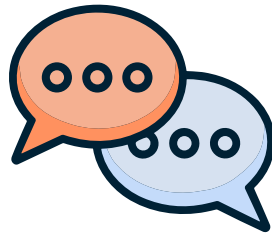
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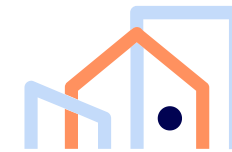
REFLECTION PROMPT

for volunteers

Strengthening Communication, Education, and Support



What information, tools, or resources can you gather or keep on-hand to effectively support newcomers during their housing search and long-term housing stability?



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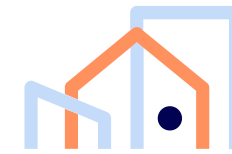
REFLECTION PROMPT

for volunteers

Helping with Daily Tasks



Which everyday tasks, like trash schedules, laundry machines, or online portals, could you help explain or demonstrate to reduce confusion?



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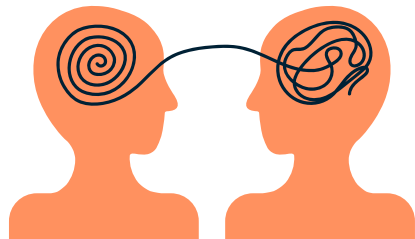
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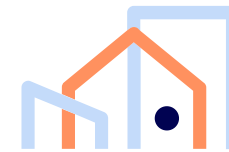
REFLECTION PROMPT

for volunteers

Recognizing Disability-Related Barriers



What signs might indicate that a newcomer is experiencing disability-related barriers, and how can you respond in a supportive, non-intrusive way?



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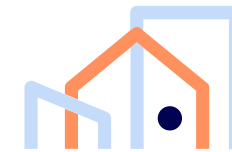
REFLECTION PROMPT

for volunteers

Navigating Program Services & Eligibility Criteria Changes

How will you stay informed about updates to newcomer-related program services, benefits, and eligibility criteria?

Which partners, information sources, or community networks will you rely on to ensure you are sharing accurate and current information with the household(s) you support?



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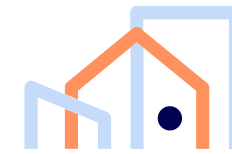
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GUIDELINE

for talking about disability
with respect and accuracy

Ask to find out if an individual is willing to disclose their disability.

Do not assume that people with disabilities are willing to disclose their disability. While some people prefer to be public about their disability, such as including information about their disability in a media article, others choose to not be publicly identified as a person with a disability.



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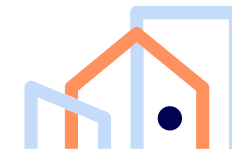
GUIDELINE

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Emphasize abilities, not limitations.

Choosing language that emphasizes what people can do instead of what they cannot do is empowering.

For example, say “person who uses a wheelchair” and do not say “wheelchair-bound” or “confined to a wheelchair.”



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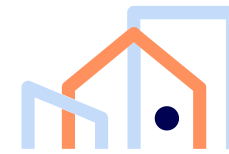
GUIDELINE

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**In general, refer to the
person first and the
disability second.**

People with disabilities are, first and foremost, people. Labeling a person equates the person with a condition and can be disrespectful and dehumanizing. A person is not a disability, condition or diagnosis; a person has a disability, condition or diagnosis. This is called Person-First Language.

For example, use “person with a disability; people with disabilities” and do not use “disabled person” or “the disabled.”



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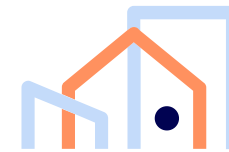
Always ask to find out an individual's language preferences.

People with disabilities have different preferences when referring to their disability. Some people see their disability as an essential part of who they are and prefer to be identified with their disability first. This is called Identity-First Language.

Others prefer Person-First Language.

Examples of Identity-First Language include:

identifying someone as a deaf person instead of a person who is deaf, or an autistic person instead of a person with autism.



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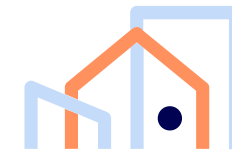
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GUIDELINE

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**Use language that emphasizes
the need for accessibility rather
than the presence of a disability.**

For example, use “accessible
parking” and do not use
“handicapped parking.”



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Refugee Housing SOLUTIONS

About Refugee Housing Solutions

Refugee Housing Solutions provides technical housing support to resettlement practitioners, landlords and property managers, refugees, and volunteers across the United States and partners with them to develop and implement cohesive strategies to increase the availability and affordability of housing.

Safe, stable, healthy, equitable and affordable housing for all people builds stronger communities. However, the United States is facing a housing affordability crisis. At present, excessive rent burdens — and the ultimate consequences of these burdens such as financial hardship, eviction, and even homelessness — are a daily reality for more than 10 million households across the country for U.S. citizens and newcomers alike. The refugee assistance community affirms the need to work alongside efforts to house individuals who are currently houseless and experiencing housing challenges.

Refugee Housing Solutions is working collaboratively with resettlement practitioners by engaging key stakeholders as we innovate and expand affordable housing solutions across the United States. Addressing the housing crisis will take multiple solutions, policy changes, and a collaborative effort to increase access to affordable housing. We believe this is possible and we are hopeful for change. Increasing access to affordable housing and creating innovative housing solutions not only benefits newcomers, but also the entire United States.

Learn more and sign up for updates [here](#).

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